

## Samaritan Select

How will your medical plan support PEBB's Vision of high quality, affordable care for you and your family? This final in a four-part series highlights Samaritan Select, a community-based plan for members in Linn, Benton and Lincoln counties that scored high in the Board's plan selection process.

Samaritan Select helps PEBB members safeguard their health through a healthcare system integrated throughout Linn, Benton and Lincoln counties. The plan strives to give members high quality, affordable care through

- Member choice
- Out-of-pocket savings
- Easy access to prevention
- Personalized service
- More help if you have a chronic condition

### Member Choice

Samaritan Select members can choose where they get care through Samaritan Health Services' network of hospitals, physicians and clinics. This mix of local and regional services gives you choices through all stages of your life. Samaritan

Select has extended its network across Oregon, the U.S. and around the world so you can access care where and when you need it.

### Out-of-pocket Savings

This plan helps you control your out-of-pocket expenses. Here are two examples of how you can save on healthcare costs through Samaritan Select:

#### Standard office visit with provider charge at \$200

In Samaritan Select, you pay \$10. In another plan, you would typically pay 15% of allowed charges, which will almost always be more than \$10.

#### Outpatient surgical procedure with surgeon and facility charges at \$5,500

In Samaritan Select, you pay \$10 for the surgeon and \$10 for the facility – a total of just \$20. That's significantly less than the 15% of allowed charges you would typically pay in another plan.

### Easy Access to Prevention

Your Benefit Board asked your medical plans to bring down barriers to better health. In response, you pay nothing for most preventive services when you see a Samaritan Select preferred provider. If the provider prescribes lab work, it costs you nothing when you use a Samaritan Select facility.

For 2008, Samaritan Select will also offer a new way to get insight on your health – an online health risk assessment. It helps you see life

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## Samaritan Select

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changes you can make right now to improve your health. You can also print the results to discuss them with your doctor.

### Personalized Service

Whom do you call with questions about your coverage, billing or services? In Samaritan Select, you can sit down with a customer service person face-to-face for answers to your individual questions. Stop in Monday through Friday from 8 to 5 at their offices at 815 NW 9th Street in Corvallis.

### More Help if You Have a Chronic Condition

For 2008, Samaritan Select will roll out a \$Zero Co-Pay program. The program fully covers seven of the most-common generic drugs prescribed for three common conditions: diabetes, high blood pressure and high cholesterol. If you have one of these chronic conditions, you may be able to get some of your therapeutic drugs at no cost.

If you have diabetes or asthma, you and your doctor may be able to take part in a new incentive

program. The incentives focus on helping you self-manage your disease. They also help your doctor follow best-practice guidelines in your treatment.

#### Contact Samaritan Select

[www.samaritanselect.com](http://www.samaritanselect.com)

Toll free at (800) 569-4616

Local at (541) 768-6900

815 NW 9<sup>th</sup> St, Corvallis

## Public Meetings

The Benefit Board meets monthly. For meeting information, please check the Meetings section of the PEBB Web site: [oregon.gov/DAS/PEBB/meetings.shtml](http://oregon.gov/DAS/PEBB/meetings.shtml).

## PEBB Resources

### PEBB

[www.oregon.gov/DAS/PEBB](http://www.oregon.gov/DAS/PEBB)

Salem: (503) 373-1102

Statewide: (800) 788-0520

### BenefitHelp Solutions

(FSA Administrator)

[www.benefithelpsolutions.com](http://www.benefithelpsolutions.com)

(800) 556-2230

### Kaiser Permanente

(Medical & Dental Plans)

<http://my.kp.org/nw/pebb>

Portland: (503) 813-2000

Outside Portland: (800) 813-2000

TTY: (800) 735-2900

### The ODS Companies

(Dental Plans)

[www.odscompanies.com/pebb](http://www.odscompanies.com/pebb)

Portland: (503) 265-5680

Outside Portland (877) 277-7280

### Providence Choice

(Medical Plan)

[www.providence.org/resources/pebb](http://www.providence.org/resources/pebb)

Portland: (503) 574-6620

Outside Portland: (800) 423-9470

### Regence BlueCross BlueShield

(Medical Plans)

[www.or.regence.com/pebb](http://www.or.regence.com/pebb)

Portland: (503) 220-3849

Outside Portland: (800) 826-9813

### Samaritan Select

(Medical Plans)

[www.samaritanselect.com](http://www.samaritanselect.com)

Corvallis area: (541) 768-6900

Outside Corvallis area: (800) 569-4616

### The Standard Insurance Company

(Life & Disability Plans)

[www.standard.com](http://www.standard.com)

Life Benefits (800) 242-1888

Disability Benefits (800) 842-1707

### VSP

(Routine Vision Services except Kaiser)

[www.vsp.com](http://www.vsp.com)

(800) 877-7195

### Willamette Dental

(Dental Plan)

[www.willamettedental.com](http://www.willamettedental.com)

Portland: (503) 644-6444, Option 8

Statewide: (800) 460-7644, Option 8

### UnumProvident

(Long Term Care Plan)

[www.unumprovident.com/enroll/pebb](http://www.unumprovident.com/enroll/pebb)

(800) 227-4165

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## Free worksite health screenings

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Eligible employees can sign up for a free worksite health screening this summer through fall. The screening will:

- Help you identify major health risks
- Offer individualized health education
- Refer you to a healthcare provider, if needed
- Help you learn about resources in your medical plan

### Screening options

You have two screening options: fasting and non-fasting. The fasting screening produces more results about your cholesterol, triglyceride and blood sugar levels. Both options include screening for blood pressure and body mass index.

### Quick and convenient

Both screening options take only about 15 minutes. Having a screening at your worksite saves time; you won't have to take time off to see a doctor or go to a lab. In most cases, you won't even have to leave your building.

### What to expect

After you fill out a short medical history, the screener will prick your finger for a small amount of blood and measure your height, weight and blood pressure. Then you'll meet with a health educator to review results and get recommendations and referrals.

### Schedule

Check the schedule at <http://oregon.gov/das/pebb/worksitescreenings.shtml>. It's updated weekly. Call the agency contact listed on the schedule to make an appointment. If a screening isn't scheduled for your worksite, you may be able to find one nearby.

### Requirements

These screenings are free to state employees covered by a PEBB medical plan: Kaiser Permanente, Kaiser Permanente Added Choice, Providence Choice, Regence BlueCross BlueShield of Oregon or Samaritan Select. You must schedule your screening appointment and have your medical plan ID card with you.

## You Can Quit for Life

If you use tobacco, your Benefit Board offers you no-cost access to Quit For Life through Free & Clear. Over the past 20 years, this program has helped thousands of people across the country quit for good.

Quit for Life offers one-on-one coaching from highly trained Quit Coaches, quit guides to help you stay on track between calls, and free nicotine patches and gum.

Take advantage of a proven program. Call 1-866-QUIT-4-LIFE (784-8454). Tell them you're a PEBB member, and learn how to start your own quitting plan. Or sign up online.



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## Flu Shots Coming to a Site near You

To make it quick and easy to get your flu shot this fall, your Benefit Board is sponsoring **FREE** flu shot clinics at worksites around the state. Check the schedule on the PEBB Web site beginning mid-August.

# Enhanced Disability Benefits for 2008

The Standard Insurance Company will offer enhanced long term disability (LTD) and short term disability (STD) benefits in 2008 – all with no premium increase for eligible employees.

## Long Term Disability

**Rehabilitation Plan.** You may be able to be in an approved rehabilitation plan, which could pay training, family care and job-related expenses.

**Family Care Expense Adjustment.** If you have to pay for care of a family member so you can go back to work, this program may help you cover some of that expense.

**Assisted Living Benefit.** Employees with severe long-term disabilities may get a one-time assisted-living benefit of up to \$5,000.

**Return to Work Incentive.** This benefit change may increase the disability benefit you could receive when you return to work.

## Short Term Disability

**Claims by Phone.** You can submit STD claims to Standard by phone, which streamlines the process and may help speed your payment.

## Long & Short Term Disability

**Reasonable Accommodation Expenses.** This benefit may pay up to \$25,000 of employer costs for workspace changes that help you get back on the job.

**Pre-existing Condition Time.** The plans will reduce the pre-existing condition period to 12 months before being insured with a “look back” for subsequent conditions of three months.

## More Information

Find more information on each of these disability coverage benefits in Standard’s certificates of insurance on the PEBB Web site beginning this fall. The certificates explain the coverage in detail.

## New Travel Benefit

In 2008, a free travel benefit is available for all eligible employees enrolled in the employee basic life insurance. Called MEDEX Travel Assist, this program may help you and your dependents if you get sick while traveling more than 100 miles from home.

This program offers help to

- Find medical care
- Locate a translator
- Make hotel or travel arrangements
- Contact your medical plan
- Fill prescriptions.

You can also get travel-planning information on passports and visas, foreign currency exchange, and worldwide weather.

Look for more information on the PEBB Web site in September.

## Save on Home Ownership

The employee assistance program (EAP) opens the door to savings if you’re thinking of buying, selling or refinancing your home. Enhanced Benefits Group, part of the EAP, can help you save up to 50% off of your closing costs. Get discounts on lender fees, real estate commissions, home inspection and moving services nationwide. Call (866) 505-3244 for a free consultation. Or go to [www.ebgi.org](http://www.ebgi.org), where you can sign up online.

## Questions and Answers about PEBB 2008 Dental Benefits

For 2008, your Benefit Board made changes to dental benefits. These changes fit the PEBB Vision for high quality, affordable healthcare. Here are questions and answers about the changes.

**Q** *Why did the Board change the frequency of coverage for dental cleanings?*

**A** For some people – for example, those with advanced gum disease or diabetes or women who are pregnant – evidence indicates there may be a need for additional cleaning beyond two times per year. For children and adults with healthy teeth and gums, no research supports more than one cleaning per year. Talk with your dentist about your oral health.

**Q** *Will my benefits cover additional cleanings if my dentist thinks I need them?*

**A** Talk to your dentist about your oral healthcare needs. Your dentist will work with your plan, and more frequent cleanings may be covered. For example, if you have braces or gum disease, you may be eligible for up to two cleanings per year. If you are diabetic, pregnant or have had gum surgery, you may be eligible for up to four cleanings per year.

**Q** *Why did the Board change the frequency of coverage for dental X-rays?*

**A** Research shows that dental X-rays for most people are not needed every year. Radiation from X-rays accumulates over a lifetime and may increase your risk of cancer. Beginning in 2008, benefits will cover bitewings every 12 months for members younger than 15 and every 24 months for those 15 or older. You may be eligible for more frequent X-rays – for example if you have had two or more crowns or fillings in the last two years.

**Q** *Why did the Board change the Kaiser dental plan design?*

**A** For 2008, the Board asked Kaiser Permanente to offer a plan design that is like the ODS traditional plan. This traditional plan design offers dental benefits that are in line with the latest research and that are less costly. Members will still access services through Kaiser dentists and facilities. Kaiser will also offer a traditional dental plan design for part-time employees and retirees.

**Q** *If I want to stay with the same dental plan, will I need to re-enroll or change dentists?*

**A** No. If you don't want to change your plan – whether it's Kaiser, ODS or Willamette Dental – your current dental enrollment will continue through 2008, and you will be able to keep the same dentist.

**Q** *Why is the member coinsurance amount for implants higher in the Willamette Dental plan than in the other plans?*

**A** The other plans have an annual benefit maximum, while Willamette Dental doesn't. In the Kaiser and ODS plans in 2008, after you have used \$1,750 worth of benefit, you must pay for additional services in full. The Willamette cost-share of 75 percent for implants offsets the lack of an annual benefit maximum, which helps to keep the plan affordable.

## 2008 Healthcare Rates

Following are the premium rates for medical and dental coverage for PEBB active employees in 2008. Part-time and Retiree plans are available only to eligible part-time employees.

<b>2008 Employee Medical Plans Monthly Premium Rates</b>				
	Employee	Employee & Spouse/Partner	Employee & Children	Employee & Family
<b>Kaiser Permanente HMO <sup>1</sup></b>	\$734.29	\$983.95	\$844.44	\$1,005.98
<b>Kaiser Permanente Added Choice POS <sup>1</sup></b>	776.78	1,040.90	893.31	1,064.21
<b>Providence Choice PPO <sup>2</sup></b>	741.84	994.05	853.12	1,016.32
<b>Regence BCBSO PPO <sup>2</sup></b>	792.84	1,062.31	911.72	1,086.09
<b>Samaritan Select PPO <sup>2</sup></b>	733.66	983.10	843.71	1,005.13
<b>Kaiser Permanente Part-time &amp; Retiree HMO <sup>3</sup></b>	621.61	832.96	714.85	851.60
<b>Kaiser Permanente Added Choice Part-time &amp; Retiree POS <sup>4</sup></b>	628.47	842.15	722.74	861.01
<b>Providence Choice Part-time &amp; Retiree PPO <sup>4</sup></b>	592.35	793.75	681.21	811.53
<b>Regence BCBSO Part-time &amp; Retiree PPO <sup>4</sup></b>	635.24	851.14	730.49	870.22
<b>Samaritan Select Part-time &amp; Retiree PPO <sup>4</sup></b>	590.69	791.53	679.30	809.26

<sup>1</sup> Kaiser Permanente HMO routine vision services

<sup>2</sup> Routine vision services through VSP

<sup>3</sup> Vision exam only.

<sup>4</sup> No vision benefit

<b>2008 Employee Dental Plans Monthly Premium Rates</b>				
	Employee	Employee & Spouse/Partner	Employee & Children	Employee & Family
<b>Kaiser Permanente traditional plan design</b>	\$61.30	\$82.14	\$70.49	\$83.97
<b>ODS Preferred</b>	68.45	91.73	78.71	93.78
<b>ODS Traditional</b>	74.10	99.30	85.22	101.53
<b>Willamette Dental Group</b>	68.20	91.39	78.43	93.43
<b>Kaiser Permanente Part-time &amp; Retiree traditional plan design</b>	45.69	61.23	52.54	62.60
<b>ODS Part-time &amp; Retiree</b>	53.32	71.46	61.33	73.06

Note that PEBB plays no role in determining the monthly benefit amount provided by your employer. The monthly benefit amount is determined by the governor, the legislature, the Department of Administrative Services, and other agencies and branches of Oregon government.

## Watch for Your Benefit Statement

Watch the mail for your 2007 benefit statement at the beginning of September. Go over it to make sure your benefits are correct and to plan for Open Enrollment, Oct. 1-31, 2007. If you think you see an error on your statement, contact your agency.

***PEBB Mission***

***To provide a high quality plan of health and other benefits that are affordable to both the employee and the state.***